AMENDMENTS TO THE SPECIFICATION

Amend the paragraph which begins at page 5, line 2 as follows:

Fig. 1 illustrates the concept of risk aggregation according to one embodiment of the system and method. In this embodiment, the risk event that ~~effects~~ affects the two parties is the temperature. Assume Party A **40** and Party B **50** are small farmers, Farmers A and B. The middle column **20** represents the mean temperature during the summer, when both farmers' crops are expected to grow. The average temperature for the summer is expected to be 80 ° F, but it may fluctuate anywhere from 70 ° F to 90 ° F. The optimal temperature for Farmer A's crops is 90 ° F while Farmer B's crops grow best at 70 ° F. If the average summer temperature is 70 ° F, then Farmer A stands to ~~loose~~ lose $1000 dollars **60** and Farmer B stands to gain $1000 **70**. If the average summer temperature is 90 ° F, the situation is reversed **10, 30**. To mitigate the degree of risk involved, Farmers A and B can enter into a contractual relationship where they agree that the party whose crops are extraordinarily profitable will pay the other party 50% of the excess profits. Thus, even if the average summer temperature falls at the extreme points of 70 °F and 90 °F, neither party will ever experience a loss of more than $500, half of their original risk exposure.

Amend the paragraph which begins at page 15, line 6 as follows:

After the risk aggregator has received the requesting party's request, it begins the process of searching for a contrasting request in the request database **926**. A contrasting request is a request which has a risk profile around the same risk event which is the opposite of the risk profile held by another party. For example, in Fig. 1, Party A's **40** risk profile is complementary with that of Party B **50**. Party A's gain or loss will always be equal to Party's B's gain or loss – for example, if the temperature is 85 ° F, then Party B will ~~loose~~ lose $500 while Party A will gain $500. The risk aggregator can be programmed to search the request database **642** until it has either found a matching risk profile, (or an approximate risk profile which is within an agreed upon range of approximations), or has completely searched all available risk profiles.